

IN RE Carmona, Jonas Medina & Carmona, Julia CruzCase No. 09-32078

Debtor(s)

(If known)

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. <b>xxxx9928</b> <b>Aura Loan Services</b> <b>10350 Park Meadows Dr</b> <b>Lone Tree, CO 80124-6800</b>	<b>H</b>	<b>First Deed of Trust</b> <b>Foreclosed property -(2007) at:</b> <b>633 Bellvue Ave</b> <b>Daly City, CA 94014-1269</b>				<b>617,000.00</b>	<b>617,000.00</b>
		VALUE \$					
ACCOUNT NO. <b>xxx910801</b> <b>Bank of America</b> <b>PO Box 21848</b> <b>Greensboro, NC 27420-1848</b>	<b>J</b>	<b>Second Deed of Trust</b> <b>Foreclosed property( 2007) at:</b> <b>633 Bellevue Avenue</b> <b>Daly City, CA 94014</b>				<b>189,816.00</b>	<b>189,816.00</b>
		VALUE \$					
ACCOUNT NO. <b>6389683308</b> <b>Bank of America</b> <b>PO Box 21848</b> <b>Greensboro, NC 27420-1848</b>	<b>J</b>	<b>First Deed of Trust</b> <b>Residence:</b> <b>3505 Bering Drive</b> <b>San Bruno, CA 94066</b>				<b>813,000.00</b>	<b>813,000.00</b>
		VALUE \$					
ACCOUNT NO. <b>68240135716801</b> <b>Bank of America</b> <b>PO Box 21848</b> <b>Greensboro, NC 27420-1848</b>	<b>J</b>	<b>Second Deed of Trust</b> <b>Residence:</b> <b>3505 Bering Drive</b> <b>San Bruno, CA 94066</b>				<b>126,280.00</b>	<b>126,280.00</b>
		VALUE \$					
Subtotal (Total of this page)						<b>\$ 1,746,096.00</b>	<b>\$ 1,746,096.00</b>
Total (Use only on last page)						<b>\$</b>	<b>\$</b>

1

continuation sheets attached

1 continuation sheets attached

(Report also on  
Summary of  
Schedules.)

(If applicable, report  
also on Statistical  
Summary of Certain  
Liabilities and Related  
Data.)

IN RE Carmona, Jonas Medina & Carmona, Julia CruzCase No. 09-32078

Debtor(s)

(If known)

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTROR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. <b>68240135716899</b> <b>Bank of America</b> <b>PO Box 21848</b> <b>Greensboro, NC 27420-1848</b>	<b>J</b>	<b>Third Deed of Trust</b> <b>Residence:</b> <b>3505 Bering Drive</b> <b>San Bruno, CA 94066</b>  VALUE \$				<b>69,397.00</b>	<b>69,397.00</b>
ACCOUNT NO.		VALUE \$					
ACCOUNT NO.		VALUE \$					
ACCOUNT NO.		VALUE \$					
ACCOUNT NO.		VALUE \$					
ACCOUNT NO.		VALUE \$					
ACCOUNT NO.		VALUE \$					
ACCOUNT NO.		VALUE \$					
Subtotal (Total of this page)						\$ <b>69,397.00</b>	\$ <b>69,397.00</b>
Total (Use only on last page)						\$ <b>1,815,493.00</b>	\$ <b>1,815,493.00</b>

Sheet no. 1 of 1 continuation sheets attached to  
Schedule of Creditors Holding Secured Claims

(Report also on  
Summary of  
Schedules.)

(If applicable, report  
also on Statistical  
Summary of Certain  
Liabilities and Related  
Data.)

IN RE Carmona, Jonas Medina & Carmona, Julia CruzCase No. 09-32078

Debtor(s)

(If known)

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1 continuation sheets attached

IN RE Carmona, Jonas Medina & Carmona, Julia CruzCase No. 09-32078

Debtor(s)

(If known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS (Continuation Sheet)

### Taxes and Other Certain Debts Owed to Governmental Units

(Type of Priority for Claims Listed on This Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions above.)	CODEBTR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO.  IRS -Northern Dist Spec Insolv Sec 1301 Clay St Ste 1400S Oakland, CA 94612-5217	J	Federal Income Tax; amount owed unknown				unknown		
ACCOUNT NO.  State Of California Franchise Tax Board PO Box 942867 Sacramento, CA 94267-0001	J	California State Income Tax				65,858.00	65,858.00	
ACCOUNT NO.  								
ACCOUNT NO.  								
ACCOUNT NO.  								
ACCOUNT NO.  								
ACCOUNT NO.  								
Subtotal (Totals of this page)						\$ 65,858.00	\$ 65,858.00	\$
Total (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)						\$ 65,858.00		
Total (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)							\$ 65,858.00	\$

IN RE Carmona, Jonas Medina & Carmona, Julia CruzCase No. 09-32078

Debtor(s)

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>xxx2662</b> <b>Advanta Bank Corp</b> <b>PO Box 30715</b> <b>Salt Lake City, UT 84130-0715</b>	<b>H</b>	<b>Within four years last past; credit card</b>				<b>20,571.00</b>
ACCOUNT NO. <b>xxxx92007</b> <b>American Express</b> <b>Box 0001</b> <b>Los Angeles, CA 90096-0001</b>	<b>W</b>	<b>Within four years last past; credit card</b>				<b>19,591.00</b>
ACCOUNT NO. <b>xxxx5-94005</b> <b>American Express</b> <b>Box 0003</b> <b>Los Angeles, CA 90096-0003</b>	<b>W</b>	<b>Within four years last past; credit card</b>				<b>565.00</b>
ACCOUNT NO. <b>xxxx1-71003</b> <b>American Express</b> <b>Box 0001</b> <b>Los Angeles, CA 90096-0001</b>	<b>W</b>	<b>Within four years last past; credit card</b>				<b>24,795.00</b>
Subtotal (Total of this page)						\$ <b>65,522.00</b>
Total (Use only on last page of the completed Schedule F. Report also on the Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						\$

9 continuation sheets attached

IN RE Carmona, Jonas Medina & Carmona, Julia CruzCase No. 09-32078

Debtor(s)

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>xxxx41003</b> <b>American Express</b> <b>PO Box 360001</b> <b>Ft Lauderdale, FL 33336-0001</b>	H	Within four years last past; credit card				<b>8,074.00</b>
ACCOUNT NO. <b>xxxx82005</b> <b>American Express</b> <b>PO Box 360001</b> <b>Ft Lauderdale, FL 33336-0001</b>	H	Within four years last past; credit card				<b>0.00</b>
ACCOUNT NO. <b>xxxx41007</b> <b>American Express</b> <b>PO Box 360001</b> <b>Ft Lauderdale, FL 33336-0001</b>	H	Within four years last past; credit card				<b>0.00</b>
ACCOUNT NO. <b>xxxx36-01000</b> <b>American Express</b> <b>Box 0001</b> <b>Los Angeles, CA 90096-0001</b>	H	Within four years last past; credit card				<b>23,706.00</b>
ACCOUNT NO. <b>xxxx182005</b> <b>American Express</b> <b>Box 0001</b> <b>Los Angeles, CA 90096-0001</b>	H	Wirh four years last past; credit card				<b>4,900.00</b>
ACCOUNT NO. <b>xxxx9122</b> <b>Arrow Financial Services</b> <b>5996 W Touhy Ave</b> <b>Niles, IL 60714-4610</b>	H	Within four years last past; credit card				<b>20,106.00</b>
ACCOUNT NO. <b>xxxx6135; ARS 16629320</b> <b>Associated Recovery Systems</b> <b>PO Box 469046</b> <b>Escondido, CA 92046-9046</b>	H	Notice only; debt collector for Captial One Bank (USA) N.A.				<b>0.00</b>

Sheet no. 1 of 9 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) \$ **56,786.00**

Total  
(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.) \$

IN RE Carmona, Jonas Medina & Carmona, Julia CruzCase No. 09-32078

Debtor(s)

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>xxxx6923</b> <b>Atlantic Credit &amp; Finance Inc.</b> <b>PO Box 13386</b> <b>Roanoke, VA 24033-3386</b>	<b>H</b>	<b>Notice only; debt collectors for HSBC/GM card</b>				<b>0.00</b>
ACCOUNT NO. <b>xx4042;xx1202;x9758.x8587</b> <b>Bank of America</b> <b>PO Box 15726</b> <b>Wilmington, DE 19850-5726</b>	<b>J</b>	<b>Within four years last past; credit card</b>				<b>unknown</b>
ACCOUNT NO. <b>xxxx7603</b> <b>Bank of America</b> <b>PO Box 15726</b> <b>Wilmington, DE 19850-5726</b>	<b>H</b>	<b>Within four years last past; credit card</b>				<b>7,879.00</b>
ACCOUNT NO. <b>xxxx51337</b> <b>Brachfeld Associates</b> <b>800 W Sam Houston Pkwy S Ste 200</b> <b>Houston, TX 77042-1914</b>	<b>H</b>	<b>Notice only; debt collector for JC Penney</b>				<b>0.00</b>
ACCOUNT NO. <b>xxx9278</b> <b>Bureau Of Collection Recovery Inc</b> <b>7575 Corporate Way</b> <b>Eden Prairie, MN 55344-2022</b>	<b>W</b>	<b>Notice only; debt collectors for Chase Bank fdba Washington Mutual</b>				<b>0.00</b>
ACCOUNT NO. <b>xxxx6930</b> <b>Capital Management Services LP</b> <b>726 Exchange St Ste 700</b> <b>Buffalo, NY 14210-1464</b>	<b>H</b>	<b>Notice only; debt collectors for Washington Mutual dba Chase Bank</b>				<b>0.00</b>
ACCOUNT NO. <b>xxxx5296; xxx7378</b> <b>Capital One Bank, Inc</b> <b>PO Box 30285</b> <b>Salt Lake City, UT 84130-0285</b>	<b>W</b>	<b>Within four years last past; credit card</b>				<b>2,000.00</b>

Sheet no. 2 of 9 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) \$ **9,879.00**

(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.) \$

IN RE Carmona, Jonas Medina & Carmona, Julia CruzCase No. 09-32078

Debtor(s)

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>xxxx6135</b> <b>Capital One Bank, Inc</b> <b>PO Box 30285</b> <b>Salt Lake City, UT 84130-0285</b>	<b>H</b>	<b>Within four years last past; credit card</b>				<b>13,984.00</b>
ACCOUNT NO. <b>xxxx3622</b> <b>Capital One Bank, Inc</b> <b>PO Box 60024</b> <b>City of Industry, CA 91716-0024</b>	<b>H</b>	<b>Within four years last past; loan of money</b>				<b>15,822.00</b>
ACCOUNT NO. <b>xxxx0093</b> <b>Capital One Bank, Inc</b> <b>PO Box 60024</b> <b>City of Industry, CA 91716-0024</b>	<b>H</b>	<b>Within four years last past; credit card</b>				<b>4,134.00</b>
ACCOUNT NO. <b>xxxx9122</b> <b>CareCredit/GEMB</b> <b>PO Box 960061</b> <b>Orlando, FL 32896-0061</b>	<b>H</b>	<b>Within four years last past; credit card</b>				<b>16,457.00</b>
ACCOUNT NO. <b>xxxx1257</b> <b>Chase Bank</b> <b>Cardmember Service</b> <b>PO Box 15298</b> <b>Wilmington, DE 19850-5298</b>	<b>W</b>	<b>Within four years last past; credit card</b>				<b>25,763.00</b>
ACCOUNT NO. <b>xxxx7271</b> <b>Chase Bank</b> <b>Cardmember Service</b> <b>PO Box 15298</b> <b>Wilmington, DE 19850-5298</b>	<b>J</b>	<b>Within four years last past; credit card</b>				<b>9,211.00</b>
ACCOUNT NO. <b>xx9869; xx0775;xx 7239</b> <b>Chase Bank</b> <b>Cardmember Service</b> <b>PO Box 15298</b> <b>Wilmington, DE 19850-5298</b>	<b>H</b>	<b>Within four years last past; credit card</b>				<b>46,920.00</b>

Sheet no. 3 of 9 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) \$ **132,291.00**

Total  
(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.) \$



IN RE Carmona, Jonas Medina & Carmona, Julia CruzCase No. 09-32078

Debtor(s)

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>xxxx6923</b> <b>Creditors Interchange</b> <b>80 Holtz Dr</b> <b>Buffalo, NY 14225-1470</b>	<b>H</b>	<b>Notice only; debt collectors for HSBC/GM card; Atlantic Credit and Finance</b>				<b>0.00</b>
ACCOUNT NO. <b>xxxx7271</b> <b>Creditors Interchange</b> <b>80 Holtz Dr</b> <b>Buffalo, NY 14225-1470</b>	<b>H</b>	<b>Notice only; debt collector for Chase Manhattan Bank (Heritage Chase)</b>				<b>0.00</b>
ACCOUNT NO. <b>xxxx 2217; xxxx5701</b> <b>Discover Card</b> <b>PO Box 30943</b> <b>Salt Lake City, UT 84130-0943</b>	<b>W</b>	<b>Within four yeas last past; credit card</b>				<b>unknown</b>
ACCOUNT NO. <b>xxxx2662</b> <b>Federated Financial Corp of America</b> <b>PO Box 2034</b> <b>Farmington Hills, MI 48333-2034</b>	<b>H</b>	<b>Notice only; debt collector for Advanta</b>				<b>0.00</b>
ACCOUNT NO. <b>xxxx5122</b> <b>Frederick Hanna &amp; Associates PC</b> <b>1427 Roswell Rd</b> <b>Marietta, GA 30062-3668</b>	<b>W</b>	<b>Notice only; collection attorneys for Bank of America, N.A.</b>				<b>0.00</b>
ACCOUNT NO. <b>xxxx1-71003</b> <b>GC Services Limited Partnership</b> <b>Collection Agency Division</b> <b>PO Box 46960</b> <b>Saint Louis, MO 63146-6960</b>	<b>W</b>	<b>Notice only; debt collectors for American Express</b>				<b>0.00</b>
ACCOUNT NO. <b>xxx41007</b> <b>GC Services Limited Partnership</b> <b>Collection Agency Division</b> <b>PO Box 46960</b> <b>Saint Louis, MO 63146-6960</b>	<b>H</b>	<b>Notice only; debt collector for American Express</b>				<b>0.00</b>

Sheet no. 4 of 9 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) \$

(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.) \$

IN RE Carmona, Jonas Medina & Carmona, Julia CruzCase No. 09-32078

Debtor(s)

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>xxx51337</b> <b>GE Money Bank</b> <b>PO Box 981426</b> <b>El Paso, TX 79998-1426</b>	<b>H</b>	<b>Notice only; debt collector for JC Penney Rewards Mastercard Account</b>				<b>0.00</b>
ACCOUNT NO. <b>xxxx94005</b> <b>Global Advantage</b> <b>PO Box 10908</b> <b>San Rafael, CA 94912-0908</b>	<b>W</b>	<b>Notice only; debt collectors for American Express</b>				<b>0.00</b>
ACCOUNT NO. <b>xxxx6923</b> <b>HSBC</b> <b>GM Card</b> <b>PO Box 80082</b> <b>Salinas, CA 93912-0082</b>	<b>H</b>	<b>Within four years last past; credit card/Household Bank</b>				<b>857.00</b>
ACCOUNT NO. <b>xxxx9122; 7378</b> <b>Hunt &amp; Henriques</b> <b>151 Bernal Rd Ste 8</b> <b>San Jose, CA 95119-1306</b>	<b>H</b>	<b>Notice only; collection attorneys for Arrow Financial (xxx9122) and Capital One Bank (7378)</b>				<b>0.00</b>
ACCOUNT NO. <b>xxxx9278</b> <b>Integrated Portfolio Management</b> <b>800 Springer Dr</b> <b>Lombard, IL 60148-6413</b>	<b>W</b>	<b>Notice only; debt collectors for Chase fdba Washington Mutual</b>				<b>0.00</b>
ACCOUNT NO. <b>xxxx51337</b> <b>JC Penney Credit Card</b> <b>PO Box 960090</b> <b>Orlando, FL 32896-0090</b>	<b>H</b>	<b>Within four years last past; credit card</b>				<b>4,161.00</b>
ACCOUNT NO. <b>Joshua Sheer</b> <b>Sheer Law Group</b> <b>155 N Redwood Dr Ste 100</b> <b>San Rafael, CA 94903-1966</b>	<b>H</b>	<b>Attorney re Provident v Jonas M Caromona et al. Case No. CJV 468853</b>				<b>unknown</b>

Sheet no. 5 of 9 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) \$ **5,018.00**

Total  
(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.) \$

IN RE Carmona, Jonas Medina & Carmona, Julia CruzCase No. 09-32078

Debtor(s)

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. xxx92007. xxx0993.  Law Offices of Blair & Cox Attention: Richard Golden 16130 Ventura Blvd Ste 620 Encino, CA 91436-2542	W	Notice only; collection attorneys for American Express (act# xxx92007); Captial One Bank (USA), Successor in Interest to Capital One (act # xxx0993).				0.00
ACCOUNT NO. 57-252-97-3290-0  Macy's PO Box 69388 The Lakes, NV 88901-6938	W	Within four years last past; credit card				unknown
ACCOUNT NO. xxxx1257; xxxx1475  Mann Bracken LLC 2325 Clayton Rd Concord, CA 94520-2104	W	Notice only; collection attorneys for Chase Bank USA				0.00
ACCOUNT NO. 57-252-97-3290-0  Mann Bracken LLC 2325 Clayton Rd Concord, CA 94520-2104	W	Notice only; collection attorneys for Macy's Inc.				0.00
ACCOUNT NO. xxx7271; 8604410  Mann Bracken LLC 2325 Clayton Rd Concord, CA 94520-2104	H	Notice only; collection attorneys for Chase Bank USA, N.A.				0.00
ACCOUNT NO. xxx7239  Mann Bracken LLC 2325 Clayton Rd Concord, CA 94520-2104	H	Notice only; collection attorneys for Chase Bank USA, N.A.				0.00
ACCOUNT NO. xxxx9927  Mercedes -Benz Financial 2050 Roanoke Rd Westlake, TX 76262-9616	H	Within four years last past; auto financing -auto repossessed				70,440.00

Sheet no. 6 of 9 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) \$ **70,440.00**

Total  
(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.) \$

IN RE Carmona, Jonas Medina & Carmona, Julia CruzCase No. 09-32078

Debtor(s)

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>xxxx7239</b> <b>National Arbitration Forum</b> <b>PO Box 50191</b> <b>Minneapolis, MN 55405-0191</b>	<b>H</b>	<b>Notice only; arbritrator for Chase Bank</b>				<b>0.00</b>
ACCOUNT NO. <b>xxxx92007, xxxx41003</b> <b>Nationalwide Credit, Inc.</b> <b>PO Box 740640</b> <b>Atlanta, GA 30374-0640</b>	<b>W</b>	<b>Notice only; debt collector for American Express Centurian Bank</b>				<b>0.00</b>
ACCOUNT NO. <b>xx3601000; xxx94005</b> <b>Nationwide Credit Inc</b> <b>2015 Vaughn Rd NW Ste 400</b> <b>Kennesaw, GA 30144-7802</b>	<b>H</b>	<b>Notice only; debt collectors for American Express Travel Related Services Co Inc.</b>				<b>0.00</b>
ACCOUNT NO. <b>xxx6705</b> <b>NCB Management Services, Inc</b> <b>PO Box 1099</b> <b>Langhorne, PA 19047-6099</b>	<b>H</b>	<b>Debt collectors for Benefical</b>				<b>unknown</b>
ACCOUNT NO. <b>xxx5270</b> <b>NCO Financial Systems</b> <b>507 Prudential Rd</b> <b>Horsham, PA 19044-2308</b>	<b>W</b>	<b>Notice only; debt collectors for Bank of America</b>				<b>0.00</b>
ACCOUNT NO. <b>xxxx941007; xxx41003</b> <b>NCO Financial Systems</b> <b>Dept 07</b> <b>PO Box, Dept13760</b> <b>Wilmington, DE 19850-5760</b>	<b>H</b>	<b>Notice only; debt collectors for American Express</b>				<b>0.00</b>
ACCOUNT NO. <b>xxx601000</b> <b>NCO Financial Systems</b> <b>Dept 07</b> <b>PO Box, Dept13760</b> <b>Wilmington, DE 19850-5760</b>	<b>H</b>	<b>Notice only; debt collector for Amercian Express (US)</b>				<b>0.00</b>

Sheet no. 7 of 9 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) \$

(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.) \$

IN RE Carmona, Jonas Medina & Carmona, Julia CruzCase No. 09-32078

Debtor(s)

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>xxxx182005</b> <b>NCO Financial Systems</b> <b>Dept 13</b> <b>PO Box 15630</b> <b>Wilmington, DE 19850-5630</b>	<b>H</b>	<b>Notice only; debt collector for Ammerican Express</b>				<b>0.00</b>
ACCOUNT NO. <b>xxx51337</b> <b>NCO Financial Systems</b> <b>Dept 64</b> <b>Virginia Beach, VA 23466-1247</b>	<b>H</b>	<b>Notice only; debt collectors for GE Money Bank (JC Penney Rewards Master Card Account)</b>				<b>0.00</b>
ACCOUNT NO. <b>xxx9927</b> <b>Nelson &amp; Kennard</b> <b>PO Box 13807</b> <b>Sacramento, CA 95853-3807</b>	<b>H</b>	<b>Notice only; debt collectors for Mercedes-Benz (repossessed auto)</b>				<b>0.00</b>
ACCOUNT NO. <b>xxxx15310430</b> <b>Patelco Credit Union</b> <b>156 2nd St</b> <b>San Francisco, CA 94105-3724</b>	<b>J</b>	<b>Within four years last past; credit card</b>				<b>3,700.00</b>
ACCOUNT NO. <b>xxxx6293</b> <b>Phillips &amp; Cohen Associates</b> <b>PO Box 48458</b> <b>Oak Park, MI 48237-6058</b>	<b>H</b>	<b>Notice only; debt collectors for Portfolio Recovery</b>				<b>0.00</b>
ACCOUNT NO. <b>xxxx0775</b> <b>RMS</b> <b>PO Box 20410</b> <b>Lehigh Valley, PA 18002-0410</b>	<b>H</b>	<b>Notice only; debt collector for Chase Bank</b>				<b>0.00</b>
ACCOUNT NO. <b>xxxx7603</b> <b>Sunrise Credit</b> <b>PO Box 9100</b> <b>Farmingdale, NY 11735-9100</b>	<b>H</b>	<b>Notice only; debt collector for Bank of America</b>				<b>0.00</b>

Sheet no. 8 of 9 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) \$ **3,700.00**

(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.) \$

IN RE Carmona, Jonas Medina & Carmona, Julia CruzCase No. 09-32078

Debtor(s)

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>xxx9278</b> <b>Washington Mutual</b> <b>PO Box 66059</b> <b>Dallas, TX 75266-0509</b>	<b>W</b>	<b>Within four years last past; credit card</b>				<b>unknown</b>
ACCOUNT NO. <b>xxxx6930</b> <b>Washington Mutual</b> <b>PO Box 660487</b> <b>Dallas, TX 75266-0487</b>	<b>H</b>	<b>Within four years last past; credit card</b>				<b>9,600.00</b>
ACCOUNT NO. <b>xxx41003</b> <b>Zwicker &amp; Associates</b> <b>80 Minuteman Rd</b> <b>Andover, MA 01810-1008</b>	<b>H</b>	<b>Notice only; debt collector for American Express</b>				<b>0.00</b>
ACCOUNT NO.						
ACCOUNT NO.						
ACCOUNT NO.						
ACCOUNT NO.						

Sheet no. 9 of 9 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) \$ **9,600.00**

(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.)

Total  
\$ **353,236.00**

**United States Bankruptcy Court  
Northern District of California, San Francisco Division**

**IN RE:**

Case No. 09-32078

Carmona, Jonas Medina & Carmona, Julia Cruz

Chapter 7

Debtor(s)

**CREDITOR MATRIX COVER SHEET**

I declare that the attached Creditor Mailing Matrix, consisting of 7 sheets, contains the correct, complete and current names and addresses of all priority, secured and unsecured creditors listed in debtor's filing and that this matrix conforms with the Clerk's promulgated requirements.

DATED: **August 12, 2009**

/s/ Irving L. Berg

Signature of Debtor's Attorney or Pro Per Debtor

Advanta Bank Corp  
PO Box 30715  
Salt Lake City, UT 84130-0715

American Express  
Box 0001  
Los Angeles, CA 90096-0001

American Express  
Box 0003  
Los Angeles, CA 90096-0003

American Express  
PO Box 360001  
Ft Lauderdale, FL 33336-0001

Arrow Financial Services  
5996 W Touhy Ave  
Niles, IL 60714-4610

Associated Recovery Systems  
PO Box 469046  
Escondido, CA 92046-9046

Atlantic Credit & Finance Inc.  
PO Box 13386  
Roanoke, VA 24033-3386

Aura Loan Services  
10350 Park Meadows Dr  
Lone Tree, CO 80124-6800

Bank of America  
PO Box 15726  
Wilmington, DE 19850-5726



Bank of America  
PO Box 21848  
Greensboro, NC 27420-1848

Brachfeild Associates  
800 W Sam Houston Pkwy S Ste 200  
Houston, TX 77042-1914

Bureau Of Collection Recovery Inc  
7575 Corporate Way  
Eden Prairie, MN 55344-2022

Capital Management Services LP  
726 Exchange St Ste 700  
Buffalo, NY 14210-1464

Capital One Bank, Inc  
PO Box 30285  
Salt Lake City, UT 84130-0285

Capital One Bank, Inc  
PO Box 60024  
City of Industry, CA 91716-0024

CareCredit/GEMB  
PO Box 960061  
Orlando, FL 32896-0061

Chase Bank  
Cardmember Service  
PO Box 15298  
Wilmington, DE 19850-5298

Creditors Interchange  
80 Holtz Dr  
Buffalo, NY 14225-1470

Discover Card  
PO Box 30943  
Salt Lake City, UT 84130-0943

Federated Financial Corp of America  
PO Box 2034  
Farmington Hills, MI 48333-2034

Frederick Hanna & Associates PC  
1427 Roswell Rd  
Marietta, GA 30062-3668

GC Services Limited Partnership  
Collection Agency Division  
PO Box 46960  
Saint Louis, MO 63146-6960

GE Money Bank  
PO Box 981426  
El Paso, TX 79998-1426

Global Advantage  
PO Box 10908  
San Rafael, CA 94912-0908

HSBC  
GM Card  
PO Box 80082  
Salinas, CA 93912-0082

Hunt & Henriques  
151 Bernal Rd Ste 8  
San Jose, CA 95119-1306

Integrated Portfolio Management  
800 Springer Dr  
Lombard, IL 60148-6413

IRS -Northern Dist Spec Insolv Sec  
1301 Clay St Ste 1400S  
Oakland, CA 94612-5217

Irving L. Berg  
145 Town Ctr PMB 493  
Corte Madera, CA 94925-1209

JC Penney Credit Card  
PO Box 960090  
Orlando, FL 32896-0090

Joshua Sheer  
Sheer Law Group  
155 N Redwood Dr Ste 100  
San Rafael, CA 94903-1966

Law Offices of Blair & Cox  
Attention: Richard Golden  
16130 Ventura Blvd Ste 620  
Encino, CA 91436-2542

Macy's  
PO Box 69388  
The Lakes, NV 88901-6938

Mann Bracken LLC  
2325 Clayton Rd  
Concord, CA 94520-2104

Mercedes -Benz Financial  
2050 Roanoke Rd  
Westlake, TX 76262-9616

National Arbitration Forum  
PO Box 50191  
Minneapolis, MN 55405-0191

Nationalwide Credit, Inc.  
PO Box 740640  
Atlanta, GA 30374-0640

Nationwide Credit Inc  
2015 Vaughn Rd NW Ste 400  
Kennesaw, GA 30144-7802

NCB Management Services, Inc  
PO Box 1099  
Langhorne, PA 19047-6099

NCO Financial Systems  
507 Prudential Rd  
Horsham, PA 19044-2308

NCO Financial Systems  
Dept 07  
PO Box, Dept13760  
Wilmington, DE 19850-5760

NCO Financial Systems  
Dept 13  
PO Box 15630  
Wilmington, DE 19850-5630

NCO Financial Systems  
Dept 64  
Virginia Beach, VA 23466-1247

Nelson & Kennard  
PO Box 13807  
Sacramento, CA 95853-3807

Patelco Credit Union  
156 2nd St  
San Francisco, CA 94105-3724

Phillips & Cohen Associates  
PO Box 48458  
Oak Park, MI 48237-6058

RMS  
PO Box 20410  
Lehigh Valley, PA 18002-0410

State Of California Franchise Tax Board  
PO Box 942867  
Sacramento, CA 94267-0001

Sunrise Credit  
PO Box 9100  
Farmingdale, NY 11735-9100

Washington Mutual  
PO Box 66059  
Dallas, TX 75266-0509

Washington Mutual  
PO Box 660487  
Dallas, TX 75266-0487

Zwicker & Associates  
80 Minuteman Rd  
Andover, MA 01810-1008